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ABSTRACT

Utilizing a 77-item questionnaire, the marketing and credit practices of the Spanish American poor in New Mexico were examined. Randomly selected from the Community Action Program files, approximately 100 households in Las Cruces, the main urban center, and 60 households in the small rural communities of Dona Ana and La Mesa (30 in each) were interviewed in the fall of 1969 and the winter of 1970. Interviews were conducted either in English or Spanish as the respondents preferred. A follow-up study was done in 1975 by a brief questionnaire mailed out twice to the original 160 respondents. The 71 returned questionnaires were compared to the original 71 questionnaires of 1969-70. The 1969-70 findings included: most stated one should know the firm or an employee "well" before buying any major item (above $200) at a store; most spent over a month of "search-time" in deciding on what and where to buy; fewer than 12% had checking accounts; fewer than 16% had savings accounts; about 3/10 of the families shopped in Juarez, Mexico for "cheaper" and "different" foods; and the high rate of indebtedness was usually for medical, death, or cars. The 1975 findings included: the average respondent reported being farther in debt, but felt they were better able to handle the indebtedness; over 30% were on the food stamp plan; and the majority of purchases over $200 were on credit. (NQ)

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Credit & Marketing Practices Among Low Income Spanish American

1970—1975 An Exploratory Study

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Glen Mitchell

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AN EXPLORATORY STUDY OF LOW INCOME SPANISH-AMERICAN FAMILIES IN DOÑA ANA COUNTY, NEW MEXICO: THEIR MARKETING AND CREDIT PRACTICES

By

DR. GLEN HUGH MITCHELL

Las Cruces, New Mexico

1976

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PREFACE

The writer wishes to acknowledge his thanks to the many colleagues and administrators at the Universities and companies that he has been associated with. From each of them, the writer has received a certain inspiration and growth that is hard to measure and equally difficult to sincerely acknowledge. Most of the research work was done while a member of the Faculty at New Mexico State University.

In this particular study, particular thanks should be extended to the respondents, the Community Action Program of Doña Ana County and to Mr. Pete Garcia. The study could not have been done without them. The informal Human Resource Council of NMSU (1968-70) was a source of much encouragement. Over the recent years, the writer has received intellectual stimulation from Alma and Sam Barba, Ben Matta, Mike Ellis, Jim Anderson, Monroe Billington, Phil Ortega, Everett Rogers, Robert Miller, Del Wells, Jerry Burks, James Taylor, Willa Laabs, Linda Demarest, William Estes, Jack Martin, Mike Capps, Tom Clevenger, Javier Ortiz, Miguel Borunda, and many fine marketing students. The early writings of Johansen, Madden, Knowlton, Stoddard, and the UCLA Mexican-American study group (Graber, Moore, et al.) influenced his writing.

To his wife and sons, the writer owes a particular and personal debt for their great understanding and love. Also persons with great understanding and of help have been Daniel Rivera, Rosemary Byrum, Ida Baca, and Kay Davis. The students of his NMSU market research class (1969) were instrumental in the beginning interviewing and analysis.

One religious writer believes that we (as individuals) are judged on how we treat the poor, ill and the disadvantaged. Drucker indicates that how we (as a nation) meet the needs of the minorities may well be the measuring rod of our marketing system and our entire economic system. In all of this, it may indicate new horizons how we can use the creativity and knowledge of the human race to help ourselves. As researchers, we should be concerned with how the market works and why. It is hoped that this publication may be used as a basis for further research and action.

The ideas and data presented in this publication reflect the author's thinking and in no way reflect official policy of any employing institution.

Glen Hugh Mitchell
224 Wallace, V.P.I.S.U.
Blacksburg, Va., 24061

AN EXPLORATORY STUDY OF LOW INCOME SPANISH-AMERICAN FAMILIES IN DONA AÑA COUNTY, NEW MEXICO: THEIR MARKETING AND CREDIT PRACTICES

By

Glen Hugh Mitchell[1]

Much has been written about the poor in urban centers and particularly about those of the negro race.[2] However, less is known about the non-urban poor and in particular, those of the Spanish-American race. This paper represents an exploratory, unfunded study made of the buying and credit behavior of low income Spanish-Americans in Doña Ana County, New Mexico during 1969 and again in 1975. This study is of a historical nature with the hope that others will build on this research.

An outstanding consumption practice study of the sixties was David Caplovitz's "The Poor Pay More" which carefully documented that residents of the Manhattan ghettos pay inflated prices and credit charges for appliances and other household goods. The 1963 study excellently describes the marketing practices of the poor--mainly newly arrived Puerto Ricans and negroes. In describing the "rip-off of the slum dwellers" by slum merchants, Caplovitz brings out the often untenable position of the poor in their exposure to a "deviant" marketing system where "bait and switch" substitution of goods, the "fifteen month year," and garnishments are common practices. Their gullibility to merchants and door-to-

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[1]Professor, Virginia Polytechnic Institute and State University.

[2]For example, Michael Harrington, The Other America - Poverty in the United States, Baltimore: The Penquin Books, 1962 or Anderson, A. R., Inner City Business, New York: Praeger, 1971.

door salesmen.[3] One undated Federal Trade Commission Report indicates that in the District of Columbia for 1967 that the middle and upper income retailers were charging approximately $158 for each $100 worth of major appliances purchased, while inner city or slum merchants were charging approximately $238 per $100 worth of wholesale prices. More than 90 percent of the appliance sales by ghetto merchants was on credit.[4] Sturdivant,[5] over the last decade, has capably recorded the marketing problems of the ghetto dweller particularly in Watts and East Los Angeles. Although criticized by some,[6] the publicity regarding the poor's marketing problems has done much to focus the attention of the marketeers on the interfaces of marketing with society's problems.[7]

This study attempts to delve into the credit and marketing practices of low income people of the second biggest minority market--the 10.6 million Americans of Spanish origin (1973). The Spanish arrived in New Mexico in 1598 and make up 40.1 percent of the population in New Mexico (1970). Although changing, the Mexican-Americans lead all racial groups in size of family with the average number of children born to a Mexican-American woman being 4.4 children. Conversely, the

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[3]In his preface to the second edition, Caplovitz shows the applicability of his study to other areas such as food, but he also indicates a modified view of some slum merchants who also are caught in the paradox of low volume and credit requirements.

[4]T. Spratlen, "Ghetto Economic Development," Review Black Political Economics, Summer 1971, pp. 43-71.

[5]F. D. Sturdivant, "Better Deal for Ghetto Shoppers," Harvard Business Review, Cambridge, March-April 1958, pp. 130-139.

[6]For example, see C. S. Goodman, "Do the Poor Pay More?" Journal of Marketing, Chicago, January 1968, p. 18.

[7]The American Marketing Association has revamped many of its public policy programs to more adequately cope with the problems of making our marketing system more responsive and responsible to diverse groups.

Mexican-Americans lag behind the other ethnic groups in number of years of education and also in household income[8] when compared to the national average. Also they (the Spanish-Americans) have less of a percentage of workers in the professional or kindred fields and a higher percentage in the service and laborer area. Bogue, in 1959, found that Spanish-Americans constitute the only ethnic group for which there is not substantial intergenerational rise in socioeconomic status when first and second generation characteristics are compared.[9]

Background of the Study

The Spanish-speaking or Spanish-surname segment of the United States are a diverse group which includes the Puerto Ricans, Mexicans, Cubans, Central Americans, South Americans, and "other Spanish-Americans." Thus, the stereotypes of the Spanish-American as a "normal Mexican culture of Spanish and Indians constituting a distinct 'race' is difficult to imagine but the Anglo-Americans....define it as such."[10] Moore, besides pointing out this incongruity, also shows that many Mexican-Americans accept the stereotype of themselves as the "Anglos" see them,[11] i.e., more emotional, stronger family attachments, less progressive, less materialistic, etc. Some authors such as Odum[12] feel that areas like Doña Ana County are the melting pot of the "two great American cultures," i.e.,

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[8]Parts of this paragraph are derived from U.S. 1970 Census data and from E. J. Kahn, The American People, Baltimore: Penquin Books, 1973, pp. 208-216.

[9]D. J. Bogue, The Population of the United States, Glencoe: The Free Press, 1959, p. 372.

[10]Joan W. Moore, Mexican-Americans, Englewood, N.J.: Prentice Hall, 1970, p. 1.

[11]Ibid., pp. 6-8.

[12]H. W. Odum, American Social Problems, New York: Holt Publishing Co., 1939, p. 128.

Latin and Anglos. Some like Nancie Gonzalez[13] feel that the Spanish-Americans of New Mexico have a distinctive heritage with the result that there has been mingling, accomodation and upward mobility with little or no prejudice. Others such as Romano[14] and Rendon[15] feel that much mischief has been done by social scientists about Mexican-Americans who connotate that they (Mexican-Americans) are highly "traditional," "lazy," "fatalistic," and "non-pluralistic."

Most marketing men would agree with Bartels that culture affects, if not directs, the marketing system. As such, the reader is introduced to some of the cultural background but the apparent differences are not easily resolved nor communicated.

A Long History of Cultural Interchange

The area studied is Doña Ana County which is on the southern boundary of the state of New Mexico and bordered by Texas and the Republic of Mexico. The area is rich with evidences of three cultures and their interactions. History indicates that Juan Oñate on his historical journey from Mexico City to San Gabriel camped near Mesilla in Doña Ana County in 1658.[16] In 1843, the first permanent Spanish colony was established in the town of Doña Ana. Parts of Doña Ana County were acquired by the Treaty of Guadalupe Hidalgo (1848) and

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[13] N. L. Gonzalez, The Spanish-Americans of New Mexico: A Distinctive Heritage, Graduate School of Business Administration, Advanced Report No. 9, University of California at Los Angeles, 1967.

[14] O. I. Romano, "The Distortion of Mexican-American History," El Grito, Los Angeles, August 1969, p. 13.

[15] A. B. Rendon, "Through Gringo-Colored Glasses," Chicano Manifesto, New York: Collier Books, 1971, pp. 42-57.

[16] R. R. Twitchell, Leading Facts of New Mexico History, Vol. I and II, Cedar Rapids, Iowa: The Torch Press, 1911.

by the Gadsden Purchase (1852).[17] Doña Ana County was organized in 1852 under an act of the Territorial government. New Mexico became a state in 1912. In 1916, the Elephant Butte Reservoir came into being which made irrigated farming for about two miles on each side of the Rio Grande feasible. With this irrigation project and the introduction of cotton in 1918, the demand for agricultural labor increased.

The exact number of Spanish-Americans in New Mexico has defied the U.S. Census due perhaps to not having the "right" questions and definitions.[18] Authorities now feel that with the exception of Indians probably 94 percent of the 61,000 inhabitants of New Mexico as revealed in the 1850 Census were Spanish-Americans and that in 1880 the figure was probably over 85 percent. In 1930 it was estimated that the state figure for the Spanish-Americans was approximately 49.1 percent and for Dona Aña County, 64.6 percent. Between 1930 and 1970 Doña Ana County grew 154.1 percent in population or from 27,455 to 69,773. According to the 1970 Census, the Doña Ana County population was approximately 2/3 urban (66.2 percent) and about half (50.8 percent) of this population was Spanish-American (as connotated by language and/or surname).[19] In 1970 in Doña Ana County, the median family income was $7,395 with roughly 1/5 (20.2 percent) below the poverty level.[20]

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[17] Ibid.

[18] One aged respondent in this study's survey, when asked if she was a U.S. citizen, replied, "yes." When asked if by birth or by naturalization, she replied, "by conquest."

[19] Unless otherwise noted, census data is from the Final Report PC-I-C-33 General Social and Economic Characteristics, New Mexico, U.S. Census of Population, 1970, Washington, D.C., Government Printing Office, 1972, pp. 222-224. See also Sigurd Johansen, The People of New Mexico, Las Cruces: New Mexico Agricultural Experimental Station, Bull. 606, 1974.

[20] A recent U.S.-Mexico conference on Border Industrialization sponsored jointly by the University of Texas at El Paso and the Institute Technologico y de Estaudios Superines de Monterey, April 17-19, 1975,

Study Design

The first questionnaire used here was an adoption of questionnaires used by Gordon Bivens[21] and Caplovitz.[22] The original interviews were made in the fall of 1969 and the winter of 1970 by marketing research students at New Mexico State University, Doña Ana Community Action Program workers and the author. The 77-item questionnaire was designed to find out the marketing and credit practices of the Spanish-American poor. The interview took approximately 40 to 70 minutes and was conducted either in English or in Spanish as the respondents preferred. Student interviewers were accompanied by CAP workers. At least one of the two interviewers spoke the Spanish language.

The original 160 households were selected by random numbers from the Community Action Program files and represented households in the poverty category. Approximately 100 households were interviewed in Las Cruces, the main urban center,[23] and 30 households in the small rural community of Doña Ana which is roughly 10 miles north of Las Cruces. Another 30 households were interviewed in La Mesa, a small rural community 20 miles south of Las Cruces.[24] The Office of Economic Opportunity's definition of poverty was accepted. OEO defines poverty or low income as a household of two persons

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developed estimations of up to 10 million illegal aliens in the United States. It was thought that the majority of these "illegal" were Mexican and many were in the industrial centers. It is quite conceivable that the number of illegal aliens are understated in Doña Ana County.

[21] Then of University of Wisconsin at Milwaukee.

[22] David Caplovitz, "The Poor Pay More."

[23] 1970 population for Las Cruces was 37,857.

[24] Sigurd Johansen, Rural Social Organization in a Spanish-American Cultural Area, (Doña Ana County), Albuquerque: University of New Mexico Press, 1948.

who make $2100 or less annually, a three-person household which makes $2600 or less and so on, adding $500 for each additional family member.

The second or follow-up study was done in May and June 1975 by a brief mail questionnaire sent out twice to the original 160 respondents. The inquiry, phrased in both English and Spanish, produced 71 useable returned questionnaires which were then compared to the original 71 questionnaires of 1969-70.

Family Characteristics (1969-70)

Most family units were complete with both parents present, although 1/4 of the families had only one parent. The average family size was 6.7 persons[25] with a range from 2 to 18. This family size (6.7 persons) is roughly twice that of the average family in Doña Ana County (3.3 persons). About 3/4 of the families had a father as the head of the family, whereas 21 percent of the families were headed by the mother, and 5 percent, by the grandparents. The divorce and separation rate was 15 percent and less than the state or national average.

Most of the adults were born in New Mexico (58.4 percent) and about 1/3 (32.9 percent) were born in Doña Ana County. There was 33 percent of the adult males and 27 percent of the women from Mexico. Most of the adults were raised in small towns (54 percent) and farms (25 percent). The majority (90

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[25] E. J. Kahn, The American People, Baltimore: Penquin Books, 1974, pp. 208-216. This book, based on the 1970 census, points out the problem of defining Spanish-Americans (i.e., Puerto Ricans, Cubans, Mexicans, and others; legal and illegal), the high percentage of Mexican-Americans nationally living below the poverty level (i.e., 28 percent), large family size, lack of attainment in formal education, large numbers employed as laborers or service workers and small numbers or percentages employed as professional, technical or kindred workers.

percent) were born and raised in Doña Ana County or contiguous counties in New Mexico. El Paso County, Texas, and the state of Chihuahua, Republic of Mexico. (Roughly 30 percent of the households shop in Juarez, Mexico, which is approximately 50 miles south of Las Cruces. This is relatively very close to the percentage of Mexican immigrants.)

The educational level was below the state and national averages as 65 percent of the household heads had only an elementary (first eight grades or less) education. About 1/15 of the adults had no formal schooling whereas about 1/14 had attended some college. Most (65 percent) of the adults read a newspaper daily and 40 percent read magazines regularly. It is of interest to note that a significant number (35 percent) do not normally read a newspaper or magazines. Practically all utilized the radio (88 percent) and a minority (44 percent) had access to a television set.

The average family had lived in the same house for over nine years. Over 40 percent owned their own home. Many homes were relatively small with the family buying their land, then building 1 or 2 rooms and adding on a room when the previous debt was erased. Over half of the respondents had lived within five miles of their present location for over 20 years.

About 3/5 of the families studied in 1970 received incomes from earnings, about 1/3 received welfare, very few had unemployment benefits (5 percent), and about 1/5 received social security. The median disposable income was $60-74 weekly. (Five families were in the $150 a week range which made them appear to be out of the poverty area until the large 10-18 family size was taken into account.) Hourly wages for those working was hard to establish, but appeared to be a median weekly rate of less than $70 for males and less than $30 for females. Relatively few (17 percent) of the women worked, and these were generally employed as part-time domestic help.

The majority of the adult persons interviewed could speak and understand both English and Spanish. However, over 1/4 could not read English, and over 1/4 of those interviewed stated they could not read Spanish. More problems were found with only Spanish-speakers in the La Mesa area than elsewhere. With the exception of trips per week to buy food, there were no significant differences between the rural and urban segments in this study. The presence of the Spanish-speaking and experienced workers of the CAP group greatly facilitated the interviewing. The Spanish-speakers appeared to reflect the area and the social class although the language appears to have been "anglicized."

Marketing Practices

Most of the respondents were quite knowledgeable about their buying and credit practices. Of those interviewed, most stated one should know the firm or an employee "well" before buying any major item (above $200) at a store. Most had spent over a month of "search-time" in deciding on what and where to buy. The respondents had generally shopped several stores or had visited the same store many times before buying. The use of third parties was common in (a) establishing the type and quality of product to buy, (b) the reputation of the store, and (c) the price and terms. Practically no formal source of information such as Consumer Reports, county extension agents, banks, Better Business Bureau, libraries, etc., were utilized.

Appliance and Furniture Buying

When asked about furniture or appliances, most decisions as well as the search and information gathering was a joint project of the husband and wife. Most respondents appeared quite familiar with stores and store personnel. It did not appear that their buying was related to the store being owned

by persons of the same race but they appeared quite conscious of the owners and their sensitivity or personality. Whereas many studies of the poor indicate they do not know comparative prices, the Spanish-Americans appeared quite knowledgeable of prices although they did not necessarily buy at the lowest priced retail establishment.

Buying "big ticket items" out of the normal neighborhood trading areas was not related to income as the Caplovitz study, but was related more to (a) place or work or renumeration, (b) place of birth, and/or (c) possession of an automobile. Installment purchases were the most common means of buying, closely followed by cash and 90-day credit was used only by a very few furniture buyers.

In the appliance field, those purchasing were conscious of brand names such as Zenith, Hotpoint, RCA, Whirlpool, etc., but placed more emphasis on the final seller (retailer). Service and reliability were often mentioned. There was not seemingly consistency in their brand preference of the various appliances. Living room furniture was the most commonly and also the most costly furniture purchased, followed by the kitchen, master (adult) bedroom, and the children's bedrooms. In the last five years, 51 percent of the households had purchased furniture whereas only 27 percent had purchased televisions and appliances (over $100 value). The purchase of used television sets and used appliances was common.

The decision and search were generally joint, but the final buying act for appliances and furniture (above $200) was evenly divided between the wife alone and the wife-husband in combination. About 1/4 of the major purchases were made out of the normal trading area (possibly in El Paso-Juarez or mail order).

Automobile Purchases

Automobiles appeared to be a "male-dominated" purchase. Most of the purchases were made for a car costing between

$500 and $1000. Next to medical or death expenses, automobiles were the biggest causal factor for indebtedness. Payments on cars generally were less than $50 per month. Car buying appeared to be more "impulsive" with less search time (four weeks or less) and less usage of third party references than for appliance or furniture purchasing. About 1/5 of the respondents felt they had been "cheated" during the last five years in their car purchases. Most purchases of appliances and furniture were for new merchandise and through stores, whereas car purchases were generally used and divided between buying from individuals and from automobile dealerships.

Door-to-Door Salesmen

Very few purchases of over $5 were made from door-to-door salesmen. Over 1/3 of those interviewed had purchased items during the last year from door-to-door salesmen, but these were generally purchases of cosmetics, charity-related items and/or household maintenance items. Whereas many urban poor in other studies have reported large costly experiences with door-to-door salesmen,[26] this study showed practically no "big ticket" incidence with only one exception of a $300 plus purchase of an electric sweeper. The informant was not disappointed in the quality but in the total price. Two persons did complain of $40 plus sales of Bibles sold by "over-enthusiastic college kids." Of the minority (36 percent) that had purchased at the door, the majority (54 percent) stated they did not plan to buy again. Six persons did report "disastrous purchases" of encyclopedias, but these large credit purchases predated the scope of this investigation.

Installment Buying

The majority of Spanish-Americans interviewed were

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[26] See Caplovitz, op. cit., pp. 58-80 for examples.

ambivalent on their attitudes toward installment buying.[27] The majority had financed items on installments using store credit or finance companies. Only about 25 percent knew the real (true) rate of interest they were paying, but the majority (78 percent) did know the amount of payments and the exact number of payments remaining. Most persons felt installment buying was not alright but would qualify this that it could be used judgematically or for a necessary purpose, etc. They were aware that merchants granting credit terms and extra costs and that the consumer would pay for this in some form. However, about 20 percent were "proud" that they had an "instant credit card" from various (local) finance companies. Credit from banks and credit unions were listed but were small. Probably less than 30 percent of household purchases credit was from these sources. About 1/8 of the households had used pawn shops as a source of funds during the last five years.

Clothing Purchases

About 1/3 of the clothing was purchased out of the ordinary neighborhood area (20-mile radius) which possibly means it was done by mail order or from the El Paso-Juarez area. About 21 percent of the households interviewed did have lines of credit at one or more clothing stores. Of these 21 percent, about 3/4 were currently "in debt" ranging from $10 to $90 with a median bill of $40-49.

Food Purchasing

Due to both the size and importance, food marketing was considered a key interest. The analysis was further complicated by the presence of Juarez, Mexico which historically has offered certain foodstuffs in different grades, types,

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[27] In Caplovitz's study previously cited, 3/5 of the respondents sampled felt buying on credit was a "bad idea" but 3/4 of all the families sampled used credit.

quantities, and prices than the United States. The dependence of the Las Cruces sector of the sample was not necessarily on the "neighborhood stores" as the ghetto dweller of Watts or Manhatten, as there are some 14 supermarket grocery stores which in 1970 were located throughout Las Cruces. Transportation is not the problem as it may be in some areas. Also, there is a relative lack of violence in Doña Ana County which facilitates the movement of the elderly and the poor.

When asked where do you buy most of your groceries, this study found the supermarkets had captured some 69.9 percent of the families and the neighborhoods the remaining 30.1 percent. Of the some 44 families that shopped the neighborhood stores, the majority (63 percent) utilized credit when buying food. All families utilizing credit considered it as a necessity because of the number of bills they had and the length of time between pay or welfare checks. Most people utilizing neighborhoods felt they were paying about 20 percent more in the neighborhood stores than at the supermarkets.

Roughly 1/4 of the families interviewed mentioned heavy purchases in Juarez at least once a month. By heavy purchases, it is meant over $20 a month. Purchases in Juarez were not correlated with income or education but with the informant's place of birth and place of work. In other words, the buying of foodstuffs in Juarez was closely correlated as to whether the parents worked or had been raised in the El Paso-Juarez complex and/or had a car. The average family buying in Juarez spent $22.23 monthly on regular trips in buying meat, sugar, flour, coffee, cookies, chile, fresh fruit and vegetables, rice, cheese, and colas of all varieties.[28]

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[28]Mexican markets have somewhat different products, structures and practices. Grading and pricing are often different. For example, Mexican sugar in September 1974 was selling at the equivalence of 11 cents a pound while granulated sugar was over 50 cents a pound in the U.S. Usually, price differences are not of this magnitude. Liquors and cigarettes often sell at differentiated prices.

The presence of an automobile in the family had a large effect on shopping in supermarkets and outside the immediate neighborhood. Over 4/5 of those people who had automobiles shopped outside the neighborhood markets while only 53.6 percent of those who did not own cars shopped at the supermarkets. This study roughly parallels the study of residents of West Mill Creek Renewal area in Philadelphia[29] which found the great majority (92 percent) went outside the neighborhood to shop the supermarkets for food if they had an automobile.

About half of those who bought in small neighborhood stores on credit felt that these stores charged higher prices than the supermarkets. The median family utilizing credit felt food prices were 20 percent higher than at the supermarkets. About half (46.7 percent) of those buying on credit would not buy at these stores if they did not need credit. Of those buying food on credit, about 40 percent limited the bill to $25, whereas another 30 percent let their bill reach $50.

Food shopping was done quite infrequently as revealed in Table 1. There was a negative correlation between size of

Table I

Frequency That Food Is Purchased Per Month As Revealed In A Survey Of Selected Low Income Spanish-American Households, Doña Ana County, New Mexico, 1970*

Frequency of Food Purchased	Percentage of Families Interviewed
Daily	6.3
Every other day	12.5
Twice a week	6.9
Once a week	33.3
Every two weeks	16.7
Once a month	17.3
Unknown	7.0

*Source: Original Data

[29] Charles S. Goodman, op. cit., pp. 18-24.

family and number of times per month that food was purchased. This frequency of purchase appeared quite low but it may have been due to the lack of funds and a need for savings that it was a necessity.

Food Expenditures

Food purchases averaged between $20 to $29 for those families interviewed weekly. The study revealed that those families with annual incomes of between $1460 and $2288 spent roughly 54.3 percent of their income for food while those in the income group of $6188 and $7800 spent about 19.4 percent on food (see Table 2). (Recall that the definition to be below the poverty line adjusts for different sizes of family.)

Table 2

Percentage Spent For Food As Revealed In A Study Of 160 Selected Low Income Spanish-American Households, Doña Ana County, New Mexico, 1970*

Income Group (annual)	Percentage Spent for Food
$1560 - $2058	53.4
$2058.01 - $4628	40.2
$4628 - $6188	30.9
$6188.01 - $7800	19.4

*Source: Original Data

At the time of the 1970 study, there was no food stamp program. There was a surplus food program for those on welfare or those who met the income standards, i.e., $110 maximum monthly income for a person, $150 monthly maximum income for two, and an additional $30 per month for each additional person. Foods given to the qualifying families would include butter, lard, dry milk, canned milk, cheese, chicken, tomatoes, peanut butter, apricot juice, potatoes, flour, rolled oats, raisins, dry beans and peas. Less than 10 percent of those in this study participated in this program. Few respondents (under 10 percent) had their own gardens.

A look at a median low income Spanish-American family

indicates the median family has seven members, the mother is 30 years old and has an elementary school education. The total spent for food was approximately $20 per week or 13.5 cents per person per meal.

Dr. Ann Stasch, Home Economics Department, New Mexico State University, when interviewed, stated that most low income Spanish-American families do obtain a fair amount of the required dietary allowances established by the U.S.D.A. Many of their staple foods do include an abundance of nutrients such as chili, tomatoes, lemons and limes which contain vitamins A and C. Beans, cheese, eggs, lettuce, and tomatoes supply protein. Macaroni, rice and potatoes along with the tortillas supply the starches and bulk. Protein substitutes such as beans instead of meat reportedly do lead to deficiencies in iron. Low income groups, according to Dr. Stasch, often find it hard to obtain a variety in their diet and at times they may develop a resistance to certain foods. The New Mexico Cooperative Extension Service has started a program utilizing Spanish-American aids (homophily)[30] to help low income individuals with food preparation and diets.

Credit

Credit in buying was common as Table 3 shows with the

Table 3

Purchases By 160 Low Income Spanish-Americans By Type Of Payment, Selected Households Of Dona Aña County, New Mexico 1965-70*

Item	Cash	Credit
Television and Appliances (over $200)	30	70
Clothing (over $50)	59	41
Furniture (over $100)	43	57
Home Improvements (over $200)	31	69
Medical Expenses (over $50, not covered by insurance)	18	82
House Cleaning Supplies	91	9
Cosmetics	94	6
Food	91	9

*Source: Original Data

majority buying on credit. Of the families interviewed, 79 percent are in debt. However, it should be noted that with the exception of medical bills and automobiles, the majority did not stay indebted but used credit as a short-term means of alleviating cash disbursement, i.e., generally the debt was under $50 a month and ran for less than 25 months.

The majority of those interviewed had no national credit cards (i.e., BankAmericard, Mastercharge, Oil Company, Diners Club, etc.). About 1/5 had "instant credit" cards from local finance companies. About 1/5 did have "lines of credit" at certain dry good stores and clothing stores. About 1/3 of the respondents said they had been turned down for credit. The vast majority said they could borrow money if it was a necessity from their relatives or close friends.

Except to go back to the store, most of the people knew of no recourse (i.e., company headquarters, police, lawyer, Chamber of Commerce, Better Business Bureau, etc.) if they had problems with the store or its products. They were aware of talking to the manager if their problems were not solved by a clerk or other representative, but they knew of few other recourses to adjust a problem. A few respondents did mention getting a friend to intercede or a religious official to intercede for them.

Table 4 indicates many financial indicators or classifications. Note that more people (15 percent) had savings accounts than checking accounts (11 percent), but both were far in the minority.

Miscellaneous

Despite their own lack of formal schooling, most respondents desired more education for their children than they had

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[30]See E. M. Rogers and F. F. Shoemaker, Communications Innovations: A Cross-Cultural Approach, New York: The Free Press, 1971, pp. 210-215, regarding this aid in communication.

Table 4

Some Financial And Household Indicators As Revealed In A Survey Of 160 Low Income Spanish-American Households, Doña Ana County, New Mexico, 1970*

Item/Question	Percentage Yes or Positive Number
Percentage Owning Home	40.3
Percentage Owning Automobile	76
Percentage Currently in Debt	79
Percentage Owing Medical/Death bills	51
Percentage Having Checking Accounts	11
Percentage Having Savings Accounts	15
Percentage Paying-Off Automobile Loans	49
Percentage Having Credit Cards	8
Percentage Having Credit Accounts at Various Stores	21
Percentage Having Medical Insurance	45
Percentage That Male Adult Has Life Insurance	33
Percentage That Female Adult (Mother) Has Life Insurance	19
Percentage Belong to a Credit Union	9
Percentage Believing a Credit Union Is a Good Thing	57
Percentage Paying on Their Home	17
Percentage Who Utilize Pawn Shops	13

*Source: Original Data

accomplished. This attitude reflects a typical American belief that education is a desirable accomplishment and a means of climbing the success ladder.[31] Further, interviewers' expectations were exceeded by their desires for their children's educational attainment.[32] Table 5 gives a summary of feelings towards educational aspirations and expectations.

Although most respondents seemed to identify with the Community Action Program representative, their attitudes toward the government and bureaucrats were neutral to quite negative.

[31] R. H. Gabriel, American Values, Westport, Connecticut: Greenwood Press, 1974, pp. 133 and 177. Interviewer's children were expected to go farther in school than their parents did.

[32] See I. R. Cordova, The Relationship of Acceleration, Achievement, and Alienation Among Spanish-American Students, Las Cruces: New Mexico State University, February 1969, regarding the problems of psychological readiness and retention of students.

Table 5

Aspirations And Expectations For Older Children's Education Of Selected 160 Low Income Spanish-American Households, Doña Ana County, New Mexico, 1970*

Item	Educational Level Desired for Their Children (%)	Educational Level Expected for Their Child to Accomplish (%)
Quit School & Get a Job	3	13
Finish High School	46	69
Go To College	48	18
Did not Care	3	0

*Source: Original Data

The Second Inquiry

From May 1970 to May 1975, the consumer price index had risen an estimated 37 percent. The writer decided to contact the regional 160 families for their reaction to inflation. A series of questionnaires were sent to the original 160 respondents, written in both Spanish and English, during April to June 1975. Approximately 71 usable questionnaires were returned. Some questionnaires were returned as the recipients were unknown, had moved or were deceased. Others seemed to be confused by the terminology, particularly to increases or percentage of change in the cost of living and to their income changes. Thus, the 71 usuable questionnaires were compared to the original 71, but this information should be used as only an indication and with caution. The comparison here is between the 1969-70 and 1975 reactions of the same 71 respondents.[33]

The majority of people felt their income over the last five years had increased more than the cost of living (40

[33] Those responding were not statistically different than those not responding in terms of age, income and education as revealed in the 1969-70 study. They might vary, however, in factors not revealed such as literacy, monetary well-being, etc.

percent) or stayed the same (50.6 percent) and only a small minority (9.4 percent) felt their income had decreased compared to the cost of living. Over 3/5 of the respondents reported changes in their means of income either as to source of income, number in family working, or type of job. The majority of those changing were the main wage earner changing jobs or job status. Also, a significant number of females entered the job market.

Despite a large number (over 40 percent) reported receiving food stamps and another group (31.6 percent) planning to have a garden, the majority felt they were paying more (as a percentage and in total) for food in 1975 than in 1970.

The number in debt was approximately the same with about 81.6 percent reporting debts. Of those in debt, they felt they had more debt (in dollars) than in 1970, but felt more equipped to pay for it.

When asked whether they felt they were better off than they were five years ago, the majority felt they were better off. When asked if they felt their children would enjoy a better life or about the same or that the future would not be comparable to the "good old days" of 1970, the vast majority (over 81 percent) felt their children would enjoy a better life.

Over 65 percent of the households reported appliance, television, furniture and/or car purchases (totalling over $300) in the last years with credit purchases staying relatively high as approximately 80 percent bought on credit. The frequency of food purchases had increased and the trips to Juarez for food shopping had diminished. The majority reported owning television sets. Some tragic accounts of illness and death were reported by a few (i.e., 5) households. Table 6 gives a comparison of the 71 Spanish-American households for some of the characteristics for 1969-70 and 1975.

Table 6

Comparison Of Selected 71 Spanish-American Households For Specified Characteristics, Doña Ana County, New Mexico, 1969-1975

Characteristics	1969	1975
Average Family Size (persons)	6.7	6.6
Percentage of Women, 18-65, working outside of Home	17.1	26.4
No. of Food Purchases per Month	7.1	9.6
Percentage of Households in Debt	79.0	81.6
Percentage of Households Having Television or Access to Television	43.4	87.3
Percentage of Households Having Access to Radio	87.3	90.1
Established Median Household Income	$4280	$7848

*Source: Original Data

In Conclusion

Gunnar Myrdal has aptly pointed out that the researcher himself is not always objective; that he (the researcher) by his definitions, his areas of interest, his method of experimenting and his choice of analysis area affect the outcome. The writer has attempted to nullify any wayward prejudice, but it is obvious that he (the writer) considers this area--low income Spanish-Americans--a deserving group.[34]

A variety of facts and experiences was found among the low income (under poverty level) Spanish-Americans in the 1970 studies. These include:

- large families, 6.7 persons per family
- most have more than one person per room living in their house

[34]The writer has tried to resist the implication to relate as the participant-observer or "new journalism." The 44-year old man who looks over 60 and so badly crippled that he can barely ambulate across the room but yet bicycles over 6 miles five days a week to his job washing dishes and janitoring at $1.50 an hour makes a lasting impression.

- limited formal education, less than 8th grade
- over 40 percent owned their own home
- little mobility, over 90 percent were living within 200 miles of their birthplace
- median adult had lived in the same house over 9 years
- high rate of indebtedness, over 80 percent
- usual reason for indebtedness, medical, death, cars
- relative long search pattern for appliances and furniture, over one month
- more influenced by the dealer and his service than the brand
- generally knew the dealer or an employee or has the dealer recommended by a friend
- has little idea of formal sources of product information
- has few, if any, ideas of recourse toward merchant or manufacturer in case of conflict
- shops less frequently for food than the average American
- median group spent 13.5 cents per meal per person
- a minority bought food on credit but thought they were paying more for this service
- fewer than 12 percent of the households had checking accounts
- fewer than 16 percent of the households had savings accounts
- fewer than 5 percent felt they have been "ripped-off" by merchants other than car purchases
- over the last five-year period about 3/10 of the families shopped in Juarez, Mexico for "cheaper" and "different" foods
- about 1/5 of the households bought food on credit
- some felt food costs in the convience and credit stores were about 20 percent higher than at "supermarkets"

- possession of an automobile affected choice of places to shop
- had strong desire for children to attend college or at least finish high school
- most felt however that the children would more probably finish high school only
- in all cases, they wanted their children to have more education than their parents
- in all cases, they expected their children to go further in school that their parents
- a small minority of borrowing was from banks and credit unions
- the majority borrowed from the store, loan associations, pawn shops, and friends.

The group of 160 households were resurveyed in 1975 to see what the effect of time and inflation had and 71 usable questionnaires were received. No significant difference was found between the respondents and non-respondents in categories of median income, age or education. Most (over 90 percent) felt their family income had stayed even or better than the rise in inflation (approximately 39 percent) over the last five years. The average household reported an increase of roughly 70 percent in their income. Over 2/3 of the households had changes in sources of income, particularly with change of employment and the number employed. Several of the women had joined the work force also.

The average size of family was approximately the same (6.6 persons) as in 1970 (6.7). The number of trips per month to Juarez had decreased, whereas the average number of trips to food stores had increased. Over 30 percent of the households were on the food stamp plan. The average respondent reported being farther in debt in 1975 than in 1970, but felt they were better able to handle the indebtedness in 1975. The majority felt they would be better off in 1985

than they were in 1975. In 1975 about 65 percent now read a paper daily, over 90 percent listened to the radio daily, and over 85 percent had watched television during the past week.

Since 1970, some 65 percent had purchased an appliance, television or furniture (costing over $200.00). The majority of these purchases were on credit. Over 3/5, during the last five years, had purchased an automobile, generally on credit. These purchases were usually used cars with a price tag of $300 to $1500.

Possible Solutions[35]

As one student remarked to the writer, the problem is they (the low income Spanish-American studied) need more money. There needs to be more of an income flow. Most of the households could probably also benefit from the following:

- some type of adult education and public school consumer education plan, possibly taught in Spanish by persons like the recipients
- food preparation, home furnishing, and credit management should be part of this education program
- due to the position of the aged and the father in this culture, there should be careful consideration of utilizing these key factors in any program
- buying cooperatives and credit cooperatives should be aided and abetted
- mobility of persons deters them from entering into the normal streams of American Commerce
- diverse and innovative plans like "hot meals on wheels", free transportation or transportation stamps (a la

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[35]Note some of these items may be being done in some form. Although the utilization rate by the potential users is low, it indicates the service warrants "better" or different marketing approaches.

food stamps), remote television-telephone merchandising programs, mobile food stores, etc., should be aided

- cottage industries and various home agricultural or gardening projects should be abetted
- it is questionable where large distances and other costs are involved that it is practical for some persons to work away from the home who are making less than $40 per week
- day nurseries, if the mother is working, should be abetted and possible with employment of otherwise dormant resources
- some type of low cost "disaster insurance" since the majority of indebetedness was from medical or death costs
- means for low income students to "work their way" through college or vocational schools
- better means of communicating with the bureaucracy of government and independent companies--some of the foregoing points are available in some form but the "users" are often unaware of its presence
- care should be taken that in various attempts to aid this group the basic cultural values are not destroyed
- plans should be made to incorporate better uses of innovative native-grown protein sources such as Triticale (flour) and/or sources such as Incaporina.

The 1960 Report of the President's Committee (Paley) on National Goals under then President Eisenhower listed the following goals:

1. All institutions of the society must enhance the dignity of the individual citizen, contribute to the maximum development of his capabilities, stimulate individual responsibility, and continually widen the range and effectiveness of opportunities for individual choice.
2. There should be an opportunity for all members of the society to enjoy a reasonable and a rising standard of living.

3. The centers of sources of economic power should be as diffused and as balanced as possible to preserve the productive results of fair competition and to foster maximum freedom for individuals in their choice of occupation, location, goods, services, and style of life.

4. The economy should grow at the maximum rate consistent with the primary dependence upon private enterprise and the avoidance of marked inflation. Such growth is essential to achieve and maintain reasonably full employment to raise living standards and to assure competitive strength in international affairs.

5. Technological change and managerial progress should be stimulated and encouraged as a means for advancing the economy and opening new opportunities for satisfying human needs and wants.

The Ohio State Marketing Faculty Report lists the following goals for Marketing:[36]

1. Goods and services wanted by society are produced and offered at the right time and place, quantities and qualities.

2. A fair price is charged for goods marketed. This is a price which in the long-run covers the costs of making the goods (or service) and providing for their effective distribution.

3. Adequate and reliable market information is provided for all market participants, both producers (including marketing agencies) and consumers, as well as other final buyers.

4. Institutions performing marketing functions are dynamic, modifying their character and offerings in response to changes in consumer wants and needs.

5. The market is regulated by law to the extent necessary to prevent abuse and the ultimate welfare of society.

If we are to take serious the philosophy of the foregoing goals and the obvious needs of these low income households, there remains much to be done for the imaginative creative marketing entrepreneur. To do less than to solve this problem is to be untrue to our heritage. It will require hard work and deep understanding but for persons of goodwill it will not be a crisis but an opportunity.[37]

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[36] O.S.U. Marketing Faculty, "A Statement of Marketing Philosophy," Journal of Marketing, Chicago: American Marketing Assoc., Vol. 29, (Jan) 1965, p. 43.

[37] For a more eloquent statement on the need, the reader is referred to P. F. Drucker, Management: Tasks, Responsibilities and Practices,

New York: Harper & Row, 1974, preface...i.e., to make our institutions perform responsibility, autonomously, and on a high level of achievement is thus the only safeguard of freedom and dignity in this pluralistic society of institutions. Also, J. D. Rockefeller, III, The Second American Revolution, New York: Harper & Row, 1973, pp. 167-184. Also, Jean-Francois Revel, Without Marx or Jesus: The New American Revolution Has Begun, New York: Dell Publishing Co., 1971, p. 1.

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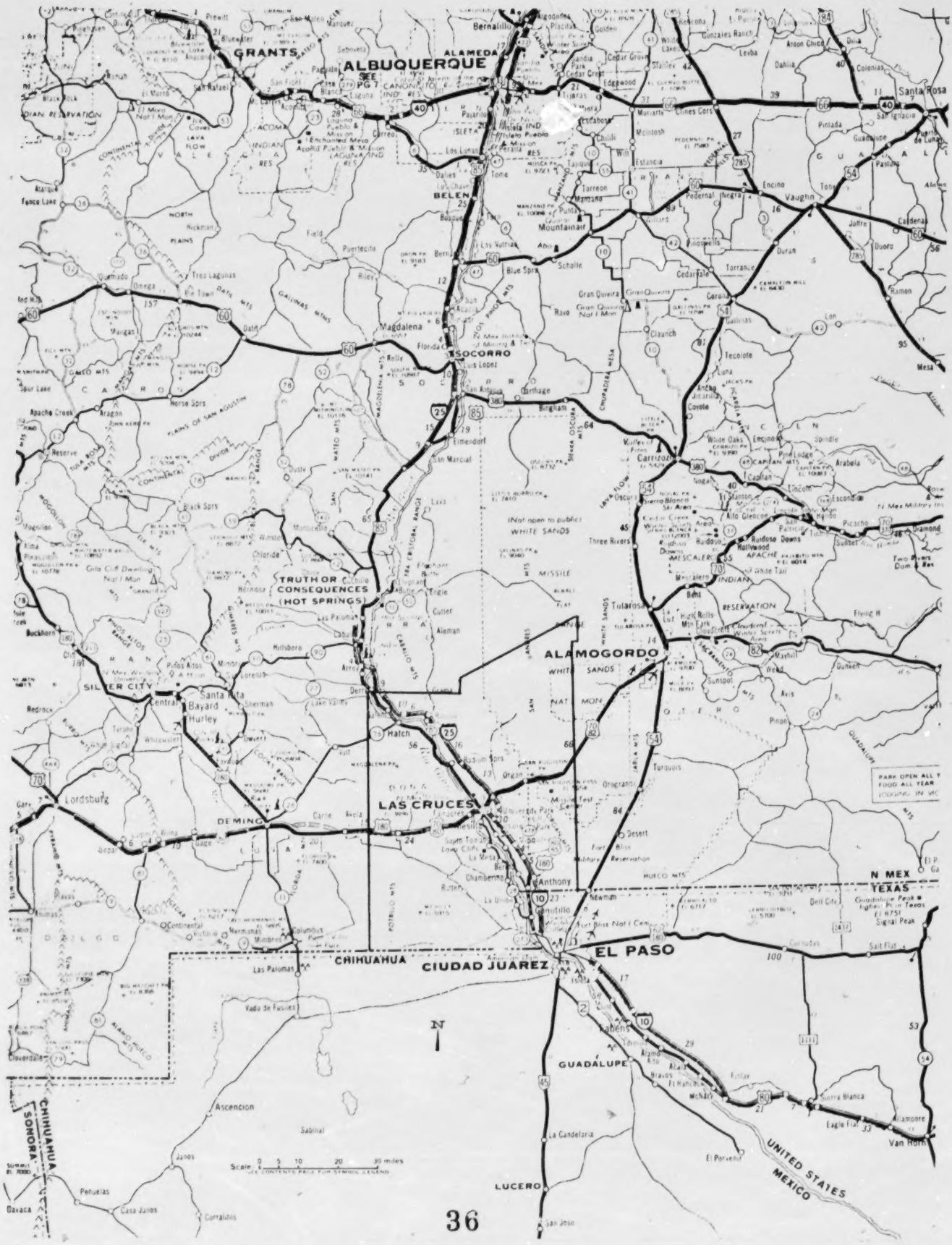
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Edgewood
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Willard
Torrance
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Seboyeta
Grants
Prewitt
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Ambrosia Lake
Black Rock
El Morro Nat'l Mon
Ramah
Zuni Indian Reservation
Fence Lake
Quemado
Omega
Tres Lagunas
Big Tom Dam
Datil
Datil Mts
Magdalena
Kelly
Lemitar
Socorro
Los Lopez
San Antonio
Carthage
Bingham
Chupadera Mesa
Gallinas Mts
Gallinas Peak
Lucia
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Joffre
Duran
Torrance
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Caldera
Pastura
Guadalupe
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Lincoln
Arabela
Spindle
Pine Lodge
White Oaks
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Gallinas
Coyote
Luna
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Jicarilla Apache Indian Reservation
Capitan Mts
Carrizo Mts
Sierra Blanca Peak
Sierra Blanca
Eagle Flat
Alamogordo
Van Horn
Three Rivers
Ruidoso
Ruidoso Downs
Hollywood
Mescalero
Mescalero Apache Indian Reservation
White Tail
Bent
Tularosa
La Luz
Fort Stanton
Alto
Glencoe
Escondido
Picacho
Patricio
Sunset
Diamond
Two Rivers Dam
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Sacramento Mts
Sacramento Peak
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Timberon
Cloudcroft
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Fort Bliss Reservation
Fort Bliss Nat'l Cem
Hueco Mts
Hueco Tanks State Park
Guadalupe Peak
Highest Point in Texas
El 8751
Signal Peak
Dell City
Salt Flat
Corralitos
Newman
Anthony
Canutillo
Chamberino
Rincon
La Union
Las Cruces
Mesilla
Mesilla Park
University Park
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Picacho
Rincon
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Rincon Mts
Rincon Valley
Derry
Arrey
Caballo
Caballo Mts
Caballo Reservoir
Caballo Peak
Las Palomas
Aleman
Cutler
Eagle
Truth or Consequences
(Hot Springs)
Hillsboro
Kingston
Black Range
Black Peak
Black Range Primitive Area
Gila Cliff Dwelling Nat'l Mon
Gila Wilderness
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An Exploratory Study of Low Income Spanish-American Families in Doña Ana County, New Mexico: Their Marketing and Credit Practices. 1969-75*

One goal of marketing has been that institutions and offerings involved in marketing be dynamic and modify their character in response to consumer needs and wants. Yet, many of our studies while continuing the great information gathering tradition of western civilization produce statistics that often fail to reflect certain quality factors that generally ignore measuring the efficiency of the marketing system as it affects various segments. One noteworthy exception was David Caplovitz's landmark study entitled, "The Poor Pay More." The Caplovitz study illustrates how often the poor are "ripped off" and pay more for appliances and household goods.

The Mitchell study (1969 and a follow-up mail study in 1975) explores how low income (poverty level) Spanish-American wants and needs were being met by the marketing system in this southwestern community. The 1969 study of these traditional people in a relatively sparsely populated community shows both similarities and differences than those found by other researchers in urgan ghettos. Among the characteristics and experiences found in the 160 low income households studied in 1969 were:

a) large families, 6.7 persons per household (twice the average of the county),

b) most have more than one person per room living in their house,

c) limited formal education, less than eighth grade (median),

d) over 40% owned their own residences,

e) little mobility, over 80% lived within 200 miles of their birthplace,

f) high rate of indebtedness, over 80%; usual reasons for indebtedness--medical, death, cars,

g) relatively long-search pattern for appliances and furniture, over one month,

h) more influence by the dealer and his service, than the brand,

i) generally knew the dealer or an employee or has the dealer recommended by a friend,

j) had little idea of formal sources of product information,

k) has few, if any, ideas of resourse toward merchant in case of conflict,

l) median group spent 13.5 cents per meal per person (1969 study),

m) fewer than 12% of the households studied had checking accounts,

n) fewer than 16% of the households studied had savings accounts,

o) about 1/5 of the households bought food on credit, and

p) persons using convenience and credit stores felt that food costs were about 20% higher than at "supermarkets."

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*Individual copies - $2.50 from David Mitchell (423 Ridgeview Drive, Blacksburg, Virginia 24060) or ~~the NMSU Book Store, Las Cruces, New Mexico, 88003~~ (OP)